

FEDERAL BUREAU OF INVESTIGATION

Date of entry 12/15/2020

R [REDACTED] D N [REDACTED] S (N [REDACTED] S), date of birth (DOB) [REDACTED], was interviewed by phone at cellular telephone number [REDACTED]. N [REDACTED] S resides at [REDACTED], and his home telephone number is [REDACTED]. After being advised of the identity of the interviewing Agent and the nature of the interview, N [REDACTED] S provided the following information:

N [REDACTED] S has had life insurance policies through MASS MUTUAL for decades. Back in 1968, when N [REDACTED] S moved from Chattanooga, Tennessee to the Chicagoland area, MASS MUTUAL referred N [REDACTED] S to a local area office that sells MASS MUTUAL products. N [REDACTED] S could not recall the name of the agency.

About two years ago, N [REDACTED] S decided to convert his MASS MUTUAL policies to annuities. When N [REDACTED] S contacted the agency office, he was told he would have to meet with an agent, and was put in touch with DANIEL ROSENBAUM (ROSENBAUM).

Around April 2019, N [REDACTED] S had several policies he wanted to consolidate. N [REDACTED] S' wife, J [REDACTED] N [REDACTED] S (J [REDACTED] S), had a policy with NEW YORK LIFE worth approximately \$102,000, and another policy at COUNTRY FINANCIAL, worth about \$98,000. N [REDACTED] S had a policy in his name at COUNTRY FINANCIAL worth approximately \$65,000. ROSENBAUM assisted with the transfer of those policies over to another insurance carrier, GLOBAL ATLANTIC FINANCIAL GROUP (GAFG), FORETHOUGHT LIFE INSURANCE COMPANY.

The two policies through COUNTRY FINANCIAL were transferred between carriers, so N [REDACTED] S did not handle any of the money directly. However, the NEW YORK LIFE policy did not work the same way. An agent from NEW YORK LIFE by the name of DAN SANTOS (SANTOS), telephone number 502-4 [REDACTED] 3, had called N [REDACTED] S and wanted to talk to him about the tax implications of his

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request. N ██████ never returned SANTOS' phone call because he did not want SANTOS talking him out of moving the money.

N ██████ has reviewed his checking account and has been unable to find where the NEW YORK LIFE money was either direct deposited or deposited as a check. N ██████ did not recall wiring the \$102,597.17 to ROSENBAUM either, but N ██████ intended for the money to fund a policy at GAFG. ROSENBAUM does not have signatory authority over any of N ██████' accounts.

N ██████ recently asked ROSENBAUM for copies of his policies because he does not have any documentation other than a letter dated April 2019 from GAFG, acknowledging the receipt of the \$102,597.17. The letter was addressed to J ██████, but was sent to ROSENBAUM, who subsequently brought it to N ██████. The contract number was 735000821.

N ██████ considers ROSENBAUM a friend. ROSENBAUM visits N ██████ at his home regularly and runs errands for him. N ██████ and ROSENBAUM socialize outside of N ██████' home as well. Prior to the COVID-19 pandemic, they had been going out to lunch about once a week. ROSENBAUM also socializes with N ██████' friends.

N ██████ had been suspicious of ROSENBAUM at first because he felt it was unusual for an agent to take a personal interest in the well-being of his clients. When N ██████ asked ROSENBAUM about that, ROSENBAUM said that N ██████ reminded him of his father, and that ROSENBAUM was learning from N ██████, as N ██████ had previously been in the mail-order insurance business.

Around January 2020, ROSENBAUM approached N ██████ about loaning him money because ROSENBAUM was experiencing financial problems. N ██████ wrote ROSENBAUM a check for \$9,000. (Check #1031, dated January 2, 2020, in the amount of \$9,000, drawn on N ██████' account at ██████ N ██████ ██████ is attached.) The following month, ROSENBAUM paid back \$6,000 of the \$9,000 (Check #7800, dated February 8, 2020, drawn on the FIRST BANK OF HIGHLAND PARK account of M ██████ ROSENBAUM, with "Dan Rosenbaum 2 payments" in the memo line is attached). N ██████ agreed to the loan being interest free and was considering forgiving the outstanding balance of the loan because of all the assistance ROSENBAUM has provided him.

In June 2020, J ██████ was admitted to a nursing home for patients living

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with dementia. N [REDACTED] plans on utilizing the money from their annuities to pay for J [REDACTED]'s care. ROSENBAUM is supposed to come to N [REDACTED]' home either later today, or tomorrow, to discuss a strategy to withdraw funds from N [REDACTED]' annuities to pay for JOANN's care at the nursing home facility.

N [REDACTED]S has recently been in the hospital, and while he was away, ROSENBAUM came over to N [REDACTED]'S' house to care for his fish. N [REDACTED] has not given ROSENBAUM a key to his home, however, ROSENBAUM may know where N [REDACTED]S hides his spare key. When ROSENBAUM came to N [REDACTED]' home while N [REDACTED]S was in the hospital, N [REDACTED]S assumed it was during the time that N [REDACTED]' housekeeper was there. N [REDACTED] has not given ROSENBAUM the garage code.

N [REDACTED]S agreed to call GAFG to verify his policies and let the interviewing agent know what he finds.

FEDERAL BUREAU OF INVESTIGATION

Date of entry 03/12/2021

R [REDACTED] D N [REDACTED] S (N [REDACTED] S), date of birth [REDACTED] was interviewed at his place of residence, [REDACTED]. After being advised of the identities of the interviewing Agents and the nature of the interview, N [REDACTED] S provided the following information:

N [REDACTED] S provided the interviewing agents with a copy of an email dated January 2, 2020 from DANIEL ROSENBAUM (ROSENBAUM), email address dan@arfinancialgrp.com, to N [REDACTED], email address [REDACTED] (see attached). The email talked about the \$9,000 personal loan N [REDACTED] S gave to ROSENBAUM and the terms of repayment. N [REDACTED] S hand wrote a note on the bottom of the email documenting the one payment ROSENBAUM made to him on February 7, 2020 for \$6,000. The rest of the debt remains outstanding.

N [REDACTED] S could not recall how he received the fraudulent letter from GLOBAL ATLANTIC FINANCIAL GROUP (GAFG) about the transfer of \$102,597.17. He thinks ROSENBAUM may have given it to him in person. Likewise, ROSENBAUM probably gave N [REDACTED] S the fraudulent 1099 in person. N [REDACTED] S believes most of the documentation he received from ROSENBAUM was provided by ROSENBAUM in person.

N [REDACTED] S received a package mailed through the United States Postal Service, with an estimated delivery date on the envelope of June 10, 2019. The package contained two empty folders from GAFG. The return address was ROSENBAUM, [REDACTED] [REDACTED] Shorewood, Wisconsin 53211. N [REDACTED] S does not recall if he asked ROSENBAUM why the envelopes from GAFG were empty.

Postman MARCUS WHEELER found a package in N [REDACTED] S' mailbox from ROSENBAUM's Milwaukee address that did not have any postage paid. WHEELER brought the package to N [REDACTED] S door and hand-delivered it despite the lack of postage. N [REDACTED] S believes ROSENBAUM physically put the envelope in N [REDACTED] S' mailbox. The package contained a copy of [REDACTED] N [REDACTED] S' GAFG policy

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#7350000901 and the fraudulent GAFG policy #7350008221. N [REDACTED] S received the package on January 16, 2021.

The interviewing agents showed N [REDACTED] a copy of the GAFG Annuity Suitability Questionnaire and Acknowledgment for J [REDACTED]'s policy #7350000901 which showed her occupation as "retired teacher". N [REDACTED] S stated that JOANN was never a teacher. She worked at the local library for 25 years.

FEDERAL BUREAU OF INVESTIGATION

Date of entry 06/05/2023

R [REDACTED] D N [REDACTED], date of birth (DOB) [REDACTED], was interviewed by phone at cellular telephone number [REDACTED]. After being advised of the identity of the interviewing Agent and the nature of the interview, N [REDACTED] provided the following information:

N [REDACTED]' wife, J [REDACTED] N [REDACTED] S ([REDACTED]), passed away during the Fall 2022 from Alzheimer's. N [REDACTED] and J [REDACTED] were married for 64 years.

Due to her advancing Alzheimer's, N [REDACTED] S had to put J [REDACTED] in an assisted care facility for the last three years of her life. N [REDACTED] S moved her to facility located in Wisconsin because the facility was more affordable and had vacancies. The assisted living facility was 30 miles away from where N [REDACTED] S lived. N [REDACTED] S visited J [REDACTED] once a week at minimum. It was challenging to drive so far to see her, but N [REDACTED] S could not afford to send J [REDACTED] to a closer facility.

The first year of care at the assisted living facility cost approximately \$60,000. The second year cost \$68,000. The third year cost \$75,000. N [REDACTED] S counted on having J [REDACTED]'s annuity to help pay for her care at the assisted living facility. If N [REDACTED] S had the money from J [REDACTED]'s annuity, he would have been able to afford to send her to a much closer facility. As a result of the funds that DANIEL ROSENBAUM took instead of investing on J [REDACTED]'s behalf, N [REDACTED] S did not have enough money to pay for the assisted living facility. N [REDACTED] S' son and daughter gave him money to pay for his wife's care in Wisconsin. N [REDACTED] S was fortunate that his son has a business that he recently sold and his daughter is a physician, so they could step in and help him pay for J [REDACTED]'s care. N [REDACTED] S' children do not want to be repaid, but N [REDACTED] S wants to pay back all of the money.

J [REDACTED]'s disease progressed rapidly when she was institutionalized. She required assistance eating, bathing, and dressing herself.

N [REDACTED] S was surprised that ROSENBAUM took the money. N [REDACTED] S thought of ROSENBAUM as a close friend. N [REDACTED] S was even more surprised that ROSENBAUM admitted to him that ROSENBAUM took the money and offered to pay N [REDACTED] S

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(U) Interview of R [REDACTED] d N [REDACTED] s on June 5,

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